

Appl. No. 09/924,944  
Amdt. dated August 13, 2007  
Reply to Office Action of June 12, 2007

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please amend claims 1, 10, 11, and 32 and add new claims 38-50 as follows.

1. (currently amended) A method of facilitating an electronic commerce transaction between a user of an automatic teller machine (ATM) user and having preexisting ATM interface software incompatible with merchant data for an electronic commerce merchant via a global communications network said method comprising the steps of:
  - a) receiving, at one or more servers remote from the ATM and remote from one or more electronic commerce merchant servers, ATM data comprising transaction data;
  - b) reformatting, at the one or more remote servers, said transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network, reformatting including translating the ATM data into a self contained package allowing for processing by the one or more electronic merchant servers in a native format used by the one or more electronic merchant servers;
  - c) transmitting, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers from the one or more remote servers;
  - d) receiving, at the one or more remote servers from the electronic commerce merchant, merchant data wherein said merchant data is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data;

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e) reformatting, at the one or more remote servers, said merchant data into a second format that enables the merchant data to be utilized by the ATM, reformatting including translating the merchant data into ~~a self-contained package in~~ a native format used by compatible with the preexisting interface software of the ATM that controls a display of the ATM; and

f) transmitting the reformatted merchant data to the ATM from the one or more remote servers.

2. (previously presented) The method of claim 1 wherein the ATM data further comprises account data associated with an account of said user, the transaction is associated with a transaction price, and the method further comprises the step of:

g) verifying with a processing network that the account of the user authorizes the transaction;

wherein, upon verifying that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

3. (previously presented) The method of claim 2 wherein step g) is performed by the electronic commerce merchant, the processing network is a credit card company, and the transaction is settled between the credit card company and the electronic commerce merchant.

4. (previously presented) The method of claim 2 wherein step g) is performed by a facilitator of the transaction, the processing network is an entity that performs credit verification services, and the transaction is settled between the facilitator and the credit verification entity.

5. (previously presented) The method of claim 1 wherein the transaction is personal identification number (PIN)based and associated with a transaction price, the ATM data further

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comprises PIN data corresponding to an account of said user, and the method further comprises the steps of:

g) verifying the PIN data with a processing network; and

h) verifying with the processing network that the account of the user authorizes the transaction;

wherein, upon verifying the PIN data and that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

6. (previously presented) The method of claim 5 wherein steps g) and h) are performed by a facilitator of the transaction, the processing network is a financial institution, and the transaction is settled between the facilitator and the financial institution.

7. (previously presented) The method of claim 1 wherein the first format comprises at least one of extensible markup language (XML) or wireless markup language (WML).

8. (previously presented) The method of claim 1 wherein said transaction data comprises an inquiry from the ATM user regarding one or more electronic commerce offers.

9. (previously presented) The method of claim 1 wherein said transaction data comprises an order relating to one or more electronic commerce transactions.

10. (currently amended) The method of claim 9 wherein said merchant data comprises order confirmation data, and the translated order confirmation data is utilized to display the order confirmation data on the display of the ATM.

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11. (currently amended) The method of claim 10 wherein the merchant data further comprises receipt information, the ATM interface software controls a printer of the ATM, and the translated receipt information is utilized to print a receipt by the printer of the ATM.

12. (previously presented) The method of claim 1 wherein the transaction data comprises location information and said merchant data comprises service information corresponding to the location.

13-31. (canceled)

32. (currently amended) A system for facilitating an electronic commerce transaction between a user of an automatic teller machine (ATM) user and having preexisting ATM interface software incompatible with merchant data for an electronic commerce merchant via a global communications network comprising:

one or more servers, remote from the ATM and remote from one or more electronic commerce merchant servers, that receive ATM data comprising transaction data; reformat said transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network, reformatting including translating the ATM data into a self contained package allowing for processing by the one or more electronic merchant servers in a native format used by the one or more electronic merchant servers; transmit, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers; receive, from the electronic commerce merchant, merchant data wherein said merchant data is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data; reformat said merchant data into a second

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format that enables the merchant data to be utilized by the ATM, reformatting including translating the ATM data into ~~a self contained package allowing for processing by the ATM in a~~ native format compatible with the preexisting ATM interface software used by the ATM; and transmit the reformatted merchant data to the ATM.

33-34. (canceled)

35. (previously presented) A machine-readable medium that includes instructions for facilitating an electronic commerce transaction between an automatic teller machine (ATM) user and an electronic commerce merchant via a global communications network, wherein such instructions, when executed by a processor, cause the processor to:

a) reformat ATM data comprising transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network, reformatting including translating the ATM data into a self contained package allowing for processing by the one or more electronic merchant servers in a native format used by the one or more electronic merchant servers, wherein said ATM data is received at one or more servers remote from the ATM and remote from one or more electronic commerce merchant servers;

b) transmit, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers from the one or more remote servers;

c) reformat merchant data into a second format that enables the merchant data to be utilized by the ATM, wherein said merchant data is received at the one or more remote servers from the electronic commerce merchant and is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data, reformatting

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including translating the ATM data into a self contained package allowing for processing by the ATM in a native format used by the ATM; and

d) transmit the reformatted merchant data to the ATM from the one or more remote servers.

36-37. (canceled)

38. (new) A method of facilitating an electronic commerce transaction between an automatic teller machine (ATM) user and an electronic commerce merchant via a global communications network said method comprising the steps of:

a) receiving, at one or more servers remote from the ATM and remote from one or more electronic commerce merchant servers, ATM data comprising transaction data;

b) reformatting, at the one or more remote servers, said transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network, reformatting including translating the ATM data into a self contained package allowing for processing by the one or more electronic merchant servers in a native format used by the one or more electronic merchant servers;

c) transmitting, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers from the one or more remote servers;

d) receiving, at the one or more remote servers from the electronic commerce merchant, merchant data wherein said merchant data is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data;

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e) reformatting, at the one or more remote servers, said merchant data into a second format that enables the merchant data to be utilized by the ATM, reformatting including translating the merchant data into a self contained package in a native format used by the ATM, wherein said utilization by said ATM is effectuated without use of a browser; and

f) transmitting the reformatted merchant data to the ATM from the one or more remote servers.

39. (new) The method of claim 38 wherein the ATM data further comprises account data associated with an account of said user, the transaction is associated with a transaction price, and the method further comprises the step of:

g) verifying with a processing network that the account of the user authorizes the transaction;

wherein, upon verifying that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

40. (new) The method of claim 39 wherein step g) is performed by the electronic commerce merchant, the processing network is a credit card company, and the transaction is settled between the credit card company and the electronic commerce merchant.

41. (new) The method of claim 39 wherein step g) is performed by a facilitator of the transaction, the processing network is an entity that performs credit verification services, and the transaction is settled between the facilitator and the credit verification entity.

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42. (new) The method of claim 38 wherein the transaction is personal identification number (PIN) based and associated with a transaction price, the ATM data further comprises PIN data corresponding to an account of said user, and the method further comprises the steps of:

g) verifying the PIN data with a processing network; and

h) verifying with the processing network that the account of the user authorizes the transaction;

wherein, upon verifying the PIN data and that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

43. (new) The method of claim 42 wherein steps g) and h) are performed by a facilitator of the transaction, the processing network is a financial institution, and the transaction is settled between the facilitator and the financial institution.

44. (new) The method of claim 38 wherein the first format comprises at least one of extensible markup language (XML) or wireless markup language (WML).

45. (new) The method of claim 38 wherein said transaction data comprises an inquiry from the ATM user regarding one or more electronic commerce offers.

46. (new) The method of claim 38 wherein said transaction data comprises an order relating to one or more electronic commerce transactions.

47. (new) The method of claim 46 wherein said merchant data comprises order confirmation data.

48. (new) The method of claim 45 wherein the merchant data further comprises receipt information.



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49. (new) The method of claim 38 wherein the transaction data comprises location information and said merchant data comprises service information corresponding to the location.

50. (new) The method of claim 1 further comprising selecting only a subset of said merchant data for reformatting into the second format.